

Information to identify the case:

Debtor 1:	Diya S. Brown	Social Security number or ITIN:	xxx-xx-4449
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 1/13/17
Case number:	17-10770-JNP	Date case converted to chapter:	7 11/20/18

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Diya S. Brown	
2. All other names used in the last 8 years	aka Diya S. Callender Brown	
3. Address	6321 Crocus Street Mays Landing, NJ 08330	
4. Debtor's attorney Name and address	Joseph J. Rogers Washington Professional Campus 900 Route 168 Suite 1-4 Turnersville, NJ 08012	Contact phone (856) 228-7964
5. Bankruptcy trustee Name and address	Brian Thomas Brian Thomas, Esq 327 Central Avenue Suite 103 Linwood, NJ 08221	Contact phone (609) 601-6066

For more information, see page 2 >

Debtor **Diya S. Brown**

Case number **17-10770-JNP**

6. Bankruptcy clerk's office	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 12/7/18
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7. Meeting of creditors	January 3, 2019 at 01:30 PM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	1423 Tilton Road, Suite 5, Northfield, NJ 08225
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
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8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
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9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 3/4/19
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), orif you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.	
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	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
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10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
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11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
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12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Diya S. Brown
 Debtor

Case No. 17-10770-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 309A

Page 1 of 2
 Total Noticed: 54

Date Rcvd: Dec 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2018.

db
 516592627 +Diya S. Brown, 6321 Crocus Street, Mays Landing, NJ 08330-1107
 516592628 American Web Loans, 55 North 4th Street, Polica City, OK 74601
 516592630 +Atlantic Cape Comm. College, Ar Resources Inc, Po Box 1056, Blue Bell, PA 19422-0287
 +Atlantic County Improvement Authority, 5909 Main Street, 2nd Floor,
 Mays Landing, NJ 08330-1701
 516592631 +Atlantic Emergency Assoc, 6880 W Snowville Road Suite 210, Brecksville, OH 44141-3255
 516592636 +Carepoint Health, PO Box 824276, Philadelphia, PA 19182-4276
 516592637 +Children's Specialized Hospital, PO Box 15391, Newark, NJ 07192-5391
 516592638 +Claytons Self Storage, 4015 Ocean Heights Avenue, Egg Harbor Township, NJ 08234-7502
 516592640 +Diversified Adjustment, 600 Coon Rapids Blvd Nw, Coon Rapids, MN 55433-5549
 516592641 Emblem, PO Box 790399, St Louis, MO 63179-0399
 516592642 +Eos Cca, 700 Longwater Dr, Norwell, MA 02061-1624
 516592643 +FCRG, PO Box 130, Mantoloking, NJ 08738-0130
 516592644 Financial Recoveries, PO Box 1388, Mt Laurel, NJ 08054-7388
 516592649 +HSBC, PO Box 5203, Carol Stream, IL 60197-5203
 516592650 +Infectious Limited East PC, Linwood Commons Suite F-1, 2106 New Road,
 Linwood, NJ 08221-1053
 516812691 +Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco,
 Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 516592660 South Jersey Gas, PO Box 3121, Southeastern, PA 19398-3121
 516592661 Sprint, P.O. Box 660075, Dallas, TX 75266-0075
 516643900 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 516592648 +hidden pictures club, PO Box 6381, Harlan, IA 51593-1881

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jjresq@comcast.net Dec 08 2018 00:46:42 Joseph J. Rogers,
 Washington Professional Campus, 900 Route 168, Suite I-4, Turnersville, NJ 08012
 tr +EDI: QBTHOMAS.COM Dec 08 2018 05:13:00 Brian Thomas, Brian Thomas, Esq,
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 08 2018 00:48:01 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 08 2018 00:47:58 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516592626 E-mail/Text: amscbankruptcy@adt.com Dec 08 2018 00:48:52 ADT Security Services,
 PO Box 650485, Dallas, TX 75265-0485
 516704242 +E-mail/Text: amscbankruptcy@adt.com Dec 08 2018 00:48:52 ADT Security Services, Inc.,
 3190 South Vaughn Way, Aurora, CO 80014-3512
 516592629 E-mail/Text: bankruptcy@pepcoholdings.com Dec 08 2018 00:47:25
 Atlantic City Electric Company, Pepco Holdings, Inc.,
 Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133,
 Carneys Point, NJ 08069-3600
 516592632 E-mail/Text: nicole.watts@atlanticare.org Dec 08 2018 00:46:53
 Atlanticare Regional Medical Center, PO Box 786361, Philadelphia, PA 19178-6361
 516592633 +EDI: BANKAMER.COM Dec 08 2018 05:13:00 Bank of America,
 Attn: Correspondence Unit/CA6-919-02-41, PO Box 5170, Simi Valley, CA 93062-5170
 516592634 +E-mail/Text: bankruptcy@cavps.com Dec 08 2018 00:48:26 Calvalry Portfolio, PO Box 27288,
 Tempe, AZ 85285-7288
 516592635 +EDI: CAPITALONE.COM Dec 08 2018 05:13:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 516648767 +E-mail/Text: bankruptcy@cavps.com Dec 08 2018 00:48:26 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 516592639 E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Dec 08 2018 00:48:37
 Comcast Cable, PO Box 840, Newark, NJ 07101-0840
 516592646 E-mail/Text: bankruptcy@fncbinc.com Dec 08 2018 00:46:49
 First National Collection Bureau Inc., 610 Waltham Way, Sparks, NV 89434
 516592645 +EDI: BLUESTEM Dec 08 2018 05:14:00 Fingerhut, 6250 Ridgewood Rd,
 Saint Cloud, MN 56303-0820
 516592647 +E-mail/Text: bky@martonelaw.com Dec 08 2018 00:46:56 Frank Martone, PC, 1455 Broad Street,
 Bloomfield, NJ 07003-3068
 516592651 EDI: JEFFERSONCAP.COM Dec 08 2018 05:13:00 Jefferson Capital Syst, 16 Mcleland Rd,
 Saint Cloud, MN 56303
 516802343 EDI: JEFFERSONCAP.COM Dec 08 2018 05:13:00 Jefferson Capital Systems LLC, PO Box 7999,
 Saint Cloud Mn 56302-9617
 516592652 +EDI: CBS7AVE Dec 08 2018 05:13:00 Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364
 516673376 +EDI: CBS7AVE Dec 08 2018 05:13:00 Midnight Velvet, c/o Creditors Bankruptcy Service,
 P.O. Box 800849, Dallas, TX 75380-0849
 516592654 E-mail/Text: bankruptcydepartment@tsico.com Dec 08 2018 00:48:45 NCO Financial Systems,
 PO Box 15740, Wilmington, DE 19850-5740
 516592653 +E-mail/Text: bankruptcydepartment@tsico.com Dec 08 2018 00:48:45 NCO Financial Systems,
 PO Box 15630, Dept 02, Wilmington, DE 19850-5630
 516592655 E-mail/Text: ebn@nemours.org Dec 08 2018 00:47:55 Nemours Childrens Clinic, PO Box 530253,
 Atlanta, GA 30353-0253

District/off: 0312-1

User: admin
Form ID: 309A

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Total Noticed: 54

Date Rcvd: Dec 07, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516820151 EDI: PRA.COM Dec 08 2018 05:13:00 Portfolio Recovery Associates, LLC,
C/O capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
516592656 +E-mail/Text: ebn@vativrecovery.com Dec 08 2018 00:47:25 Palisades Collection L,
210 Sylvan Ave, Englewood Clif, NJ 07632-2510
516592657 +EDI: RESURGENT.COM Dec 08 2018 05:13:00 Pinnacle Credit Servic, PO Box 640,
Hopkins, MN 55343-0640
516819426 EDI: Q3G.COM Dec 08 2018 05:13:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
516592658 +EDI: RMCB.COM Dec 08 2018 05:13:00 Retrieval-Masters Creditors Bureau, Inc.,
2269 S. Saw Mill Road, Bldg 3, Elmsford, NY 10523-3848
516592659 +EDI: CBS7AVE Dec 08 2018 05:13:00 Seventh Avenue, Seventh Avenue, Inc, 1112 7th Ave,
Monroe, WI 53566-1364
516673375 +EDI: CBS7AVE Dec 08 2018 05:13:00 Seventh Avenue, c/o Creditors Bankruptcy Service,
P.O. Box 800849, Dallas, TX 75380-0849
516592662 EDI: TFSR.COM Dec 08 2018 05:13:00 Toyota Motor Credit Co, Toyota Financial Services,
Po Box 8026, Cedar Rapids, IA 52408
516592663 +E-mail/Text: bankruptcydepartment@tsico.com Dec 08 2018 00:48:46 Transworld Sys Inc,
PO Box 15630, Wilmington, DE 19850-5630
516592664 +EDI: USDARHS.COM Dec 08 2018 05:14:00 Usda Rural Development, P O Box 66879,
St Louis, MO 63166-6879
516592665 +EDI: VERIZONCOMB.COM Dec 08 2018 05:13:00 Verizon, 500 Technology Dr Ste 30,
Weldon Spring, MO 63304-2225

TOTAL: 34

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516592625 ##+Accounts Receivable Mg, PO Box 129, Thorofare, NJ 08086-0129

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2018 at the address(es) listed below:

Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com
Christian Del Toro on behalf of Creditor USDA Rural Development cdeltoro@martonelaw.com,
mrozea@leopoldassociates.com;bky@martonelaw.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,
summarymail@standingtrustee.com
Joseph J. Rogers on behalf of Debtor Diya S. Brown jjresq@comcast.net, jjresql@comcast.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6